

App. No.
Amendment Dated
Reply to Office Action of

REMARKS/ARGUMENTS

Claims 26-48 were pending in this application. Claims 26-48 were rejected. Claims 26-28, 33-35, 40-42 and 47 have been amended as per the Examiner's suggested amendment. Claim 48 has been cancelled. No new matter has been added. In view of the following remarks, reconsideration and allowance of all pending claims are respectfully requested.

Claims 26-28, 33-35 and 40-42 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,842,185 issued to *Chancey et al.* Claims 29-32, 36-39 and 43-46 are rejected under 35 U.S.C. § 103(a) as being unpatentable over *Chancey et al.* in view of Quicken for Windows as evidenced by Cummings in the book Home Banking With Quicken. Claims 47 and 48 are rejected under 35 U.S.C. § 102(e) as being anticipated by *Chancey et al.* Applicants respectfully traverse these rejections.

An Examiner's interview was conducted on December 22, 2003 via telephone. The Examiner suggested an amendment to place the claims in a state of allowance. Applicants have amended the claims accordingly.

Chancey et al. does not teach the limitations as recited in Applicants' Claim 26, as amended, including "moving the received payee name to the dummy field; linking the received payee name in the dummy field to the preferred payee name in the dummy field; and displaying the preferred payee name when invoked." Specifically, *Chancey et al.* teaches "a look-up table in the memory of a computer for associating, or translating, merchant category codes with categories recognized by the process." (col. 5, lines 7-9) *Chancey et al.* also teaches assigning "the transaction to the same category used in the previous transaction because that category is already associated with the payee." (col. 4, lines 58-60) *Chancey et al.* does not teach "moving the received payee name to the dummy field; linking the received payee name in the dummy field to the preferred payee name in the dummy field; and displaying the preferred payee name when invoked." Thus, Claim 26 is proposed to be allowable and notice to that effect is solicited.

The Office Action rejected independent Claims 33, 40 and 47 by citing the same disclosures in *Chancey et al.* that were used to reject Claim 26. As discussed above, Claim 26 is proposed to be allowable. Thus, Applicants respectfully submit that the invention taught by

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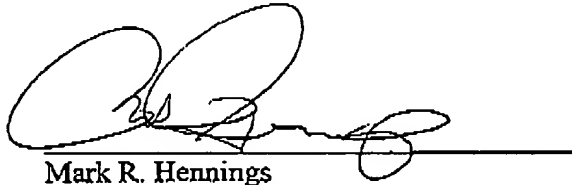
independent Claims 33, 40 and 47 is not anticipated or rendered obvious by *Chancey et al.* and is proposed to be allowable.

As discussed above, independent Claims 26, 33, 40 and 47 are proposed to be allowable. Thus, dependent Claims 27-32, 34-39, and 41-46 are allowable for at least the same reasons that the base claims on which they rely are allowable, and notice to that effect is solicited.

In view of the foregoing amendments and remarks, all pending claims are believed to be allowable and the application is in condition for allowance. Therefore, a Notice of Allowance is respectfully requested. Should the Examiner have any further issues regarding this application, the Examiner is requested to contact the undersigned attorney for the applicant at the telephone number provided below.

Respectfully submitted,

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